

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
)  
Richard G. HALPERN ) Group Art Unit: Unassigned  
)  
Serial No.: Unassigned ) Examiner: Unassigned  
(continuation of 09/105,070) )  
)  
Filed: October 16, 2001 )  
)  
For: AUTOMATED METHODS AND )  
APPARATUS FOR )  
PROGRAMMED PERIODIC )  
REPLENISHMENT OF PRINCIPAL )  
WITH ANNUAL ADJUSTMENT TO )  
FUTURE INTEREST RATES )

Assistant Commissioner for Patents  
Washington, DC 20231

Sir:

**PRELIMINARY AMENDMENT**

Prior to the examination of the above application, please amend this application  
as follows:

**IN THE SPECIFICATION:**

Please amend the specification as follows:

page 5, line 12, delete "principle" and substitute therewith --principal--.

page 6, line 21, after the word "invention", please delete "." and insert --; Fig. 2  
depicts a flowchart of a general method for inventing funds consistent with the present  
invention;